

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-51 (Cancelled)

~~52~~. (Currently Amended) A phone card revaluing method for altering the value of a user's phone card by way of an electronic commerce terminal system comprising the steps of:

a) detecting whether a phone card has been inserted or swiped in a card reader coupled to said electronic commerce terminal, said phone card providing a first form of user identification information;

b) retrieving a plurality of transaction data from said phone card responsive to said detecting step a);

c) communicating said transaction data to a universal server, said universal server having access to further user identification information and at least one user account from said electronic commerce terminal, and said universal server retrieving said further user identification from a database based on a dynamic identification interchange within said universal server;

d) evaluating the validity of said transaction data at said universal server;

e) processing said transaction data and at least one of said first form of user identification information and said further form of said user identification information;

f) identifying said at least one user account based on at least one of said first form of user identification information and said further form of said user identification information;

g) requesting information from a remote location relating to said at least one user account by said universal server;

h) communicating information to said universal server from said remote location relating to said at least one user account; and

gi) requesting a transferring of funds either i) between a first one of said at least one user account and a second one of said at least one user account or ii) between said at least one user account and said phone card to increase the value of said phone card, based on said dynamic identification interchange within said universal server; and

j) transferring said funds based on said request of step i).

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53. (Original) A phone card revaluing method in accordance with claim 52, wherein, after the step of communicating said transaction data to a universal server, the user is prompted to enter a desired revalue amount.

54-60. (Cancelled)

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61. (Previously Presented) A phone card revaluing method in accordance with claim 52, wherein the dynamic identification interchange obtains data to effectuate the transfer of funds.

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62. (Previously Presented) A phone card revaluing method in accordance with claim 52, wherein the phone card is substituted for a second form of user identification based on the dynamic identification interchange.